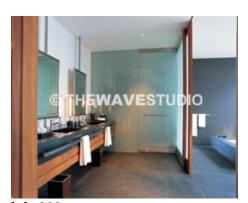
EXHIBIT 13

<u>VA 1-432-324</u>



lalu003



lalu004



lalu010



lalu016



lalu018



lalu020



lalu023